# PGIM CUSTOM HARVEST, LLC
# PGIM CUSTOM HARVEST
# INTERNATIONAL EQUITY PLUS COMPOSITE
## GIPS COMPOSITE REPORT

| Year End | Total Firm Assets (USD) (Millions) | Composite Assets (USD) (Millions) | Number of Portfolios | Composite Returns Gross | Composite Returns Net | Benchmark Returns | Composite Dispersion | Composite 3-Yr Std Dev | Benchmark 3-Yr Std Dev |
|---|---|---|---|---|---|---|---|---|---|
| 2024 | 5,195.61 | 1.95 | 31 | 5.19% | 2.08% | 5.53% | 0.27% | N/A[2] | N/A[2] |
| 2023 | 3,432.66 | 1.38 | 21 | 16.17% | 12.74% | 15.62% | 0.47% | N/A[2] | N/A[2] |
| 2022* | 2,239.55 | 0.36 | 7 | -6.71% | -8.32% | -5.89% | N/A[1] | N/A[2] | N/A[2] |

NA[1] - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA[2] - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.
* Performance is for a partial period from June 1, 2022 to December 31, 2022.

| Period - As of 12/31/2024 | Gross Returns | Net Returns | Benchmark Returns |
|---|---|---|---|
| 1-Year | 5.19% | 2.08% | 5.53% |
| Since-Inception | 5.20% | 2.10% | 5.49% |

***PGIM Custom Harvest International Equity Plus Composite***: *PGIM Custom Harvest's International Composit*Tehoeffceurrsriennvceystuosresd to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of- *access to a passively managed portfolio of passive exchange-traded funds that are designed to provide Intfeerenaretitounranlseaqrueitcy*alculated using a model fee of 3%. The model fee is the highest investment management fee *exposure. This strategy employs SmartCapture proprietary algorithms designed to capture tax alpha in all mt ahrakt emt caoynbdeitcionhnasr.*ged for this composite, inclusive of expense. The annual model management fee is applied on *PGIM Custom Harvest's International Composite now has varying allocations in the strategies' focus in regaradsmtoonttahxlybbeanseifsi,ts*by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is *and minimizing tracking error. Key material risks include that the composite assets may depreciate, p o t e n tni aelalys ucraeudsbnyg tthhee* asset-weighted standard deviation of annual gross returns of those portfolios included in the *composite to underperform the benchmark. The composite may include margin or non margin accounts. Tchoem PpGoIsMiteCfuosrtothme* full year. The 3-year annualized standard deviation measures the variability of the composite *Harvest International Equity Plus composite is compared against the MSCI ACWI ex US Net Index. The PGIM*grCousstoremtuHrnasrvaensdt benchmark returns over the preceding 36-month period. Policies for valuing investments, *International Equity Plus composite was created in February 2024 and incepted on June 1, 2022.*

PGIM Custom Harvest LLC ("Custom Harvest") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. Prior to December 2021, the firm was known as Green Harvest Asset Management LLC. The firm's name changed following its acquisition by PGIM Investments, the global investment business of Prudential Financial, in December 2021. As an indirect wholly-owned subsidiary of Prudential Financial, Custom Harvest is part of a diversified, global financial services organization. The firm's full list of composite descriptions is available upon request.

Custom Harvest claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Custom Harvest has been independently verified for the periods April 1, 2017 through December 31, 2024. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. For all periods, composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 5% of portfolio assets. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net- of-fee returns are calculated using a model fee of 3%. The model fee is the highest investment management fee that may be charged for this composite, inclusive of expense. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36- month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The PGIM Custom Harvest investment management fee schedule for the composite is 0.6%. If a third-party financial advisor is involved in the relationship, they may also be compensated. In this case, their fee combined with PGIM Custom Harvest's will not exceed 3% per annum. Actual investment advisory fees incurred by clients are negotiable and may vary.

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Benchmark:

MSCI ACWI ex US Net Index - The MSCI ACWI ex US Net Index captures large- and mid-capitalization equity exposure from developed and emerging market countries, excluding the US.